



CSAA Fire & Casualty Insurance Company
P.O. Box 24523
Oakland, CA 94623-1523



OUR CLAIM INFORMATION

Our Claim number	1002-67-8208
Our Policyholder	JEFFREY COVINGTON
Date of incident	May 12, 2018

*Questions
about your
claim?*

Danielle Perez
405-493-7018

Regular Claims Center hours are
Monday – Friday 8:00 AM – 7:00 PM,
Central Time

July 10, 2018

Dear Ian's Enterprise, Llc:

Thank you for choosing AAA and trusting us with your insurance needs. We have completed our review of your claim, and, based on the facts of the review, concluded that your policy does not provide coverage for your claim.

What you need to know

Results of our claim review

In investigating the cause of damage, we contacted Alan Heise, AAA Field Adjuster, Matthew Amick with Hi Tech Plumbing, and Danny Griffin with Boardwalk Flooring, to assess the damage to your property. After conducting an inspection, a report was prepared which includes detailed findings of the inspection and a determination that the damage was caused by improper construction as there is not enough ventilation in the crawlspace along with a lack of maintenance to the AC condenser drain line allowing for constant or repeated seepage of leakage of water over a period of weeks, months, or years resulting in visible water damage throughout the home and mold in the furnace room.

Your policy includes coverage for the cost of repairing physical damage to your home and its other structures, if applicable, unless the damage or its cause is excluded or excepted from coverage by one or more provisions in the policy. Unfortunately, the damage detailed in the report is specifically mentioned in your policy as being excluded and/or excepted from coverage. Because of this, we are unable to provide coverage for this loss.

For your reference, below is the specific section(s) of your policy that pertains to this claim.

SECTION I PERILS INSURED AGAINST

We insure against risk of direct physical loss to property described in Coverages A, B and C.

We do not insure, however, for loss:

A. Under Coverages A, B and C:

1. Excluded under Section I Exclusions;
2. Caused by:

...

d. Constant or repeated seepage or leakage of "water" or the presence or condensation of humidity, moisture or vapor, over a period of weeks, months or years unless such seepage or leakage of "water" or the presence or condensation of humidity, moisture or vapor is unknown to all "insureds" and is hidden within the walls or ceilings or beneath the floors or above the ceilings of a structure.

...

SECTION I EXCLUSIONS

A. We do not insure for loss caused directly or indirectly by any of the following. Such loss is excluded regardless of any other cause or event contributing concurrently or in any sequence to the loss. These exclusions apply whether or not the loss event results in widespread damage or affects a substantial area.

Please turn over

...

"Fungi", Wet Or Dry Rot, Or Bacteria

"Fungi", Wet Or Dry Rot, Or Bacteria meaning the presence, growth, proliferation, spread or any activity of "fungi", wet or dry rot, or bacteria.

This exclusion does not apply:

- a. When "fungi", wet or dry rot, or bacteria results from fire or lightning; or
- b. To the extent coverage is provided for in the "Fungi", Wet Or Dry Rot, Or Bacteria Additional Coverage under Section I – Property Coverages with respect to loss caused by a Peril Insured Against other than fire or lightning. Direct loss by a Peril Insured Against resulting from "fungi", wet or dry rot, or bacteria is covered.

B. We do not insure for loss to property described in Coverages A and B caused by any of the following. However, any ensuing loss to property described in Coverages A and B not precluded by any other provision in this policy is covered.

...

3. Faulty, inadequate or defective:

...

- b. Design, specifications, workmanship, repair, construction, renovation, remodeling, grading, compaction;
 - c. Materials used in repair, construction, renovation or remodeling; or
 - d. Maintenance;
- of part or all of any property whether on or off the "residence premises".

What you need to do

Protecting your property from further damage

Although your policy does not cover this claim, you have a responsibility to take steps to protect the property from additional or subsequent damage. If you have questions about protecting your property, please contact us at 405 493 7018, Ext. .

Other important information

Additional facts about your claim

We reserve the right to provide any additional facts or legal support for our decision. If you have additional information you believe is relevant to your claim, please contact us at 405 493 7018, Ext. .

Actions against AAA

Please note your insurance policy provides under **SECTION I – CONDITIONS, Suit Against Us**, that no action shall be brought against **AAA** unless there has been compliance with the policy provisions and the action is filed in a court of competent jurisdiction within two years of the date of loss.

How to contact us

If you have any questions, please contact us at 405 493 7018, Ext. .

We value you as our customer and appreciate the opportunity to assist you.

Sincerely,



Danielle Perez
Claims Representative



P.O. Box 24523
Oakland, CA 94623-1523
Phone 888.335.2722
Fax 877.548.1610

July 10, 2018

IAN'S ENTERPRISE, LLC
9450 SW GEMINI DR #39525
BEAVERTON, OR 97008

Re: Insured: JEFFREY COVINGTON
Claim No.: 1002-67-8208
Date of Loss: August 08, 2017

Dear Ian's Enterprise, LLC:

Attached is a copy of the report from Hi-Tech Plumbing & Leak Detection as well as the report from Boardwalk Flooring.

Sincerely,

Danielle Perez

Danielle Perez
Claims Representative
Phone: 405-493-7018

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